

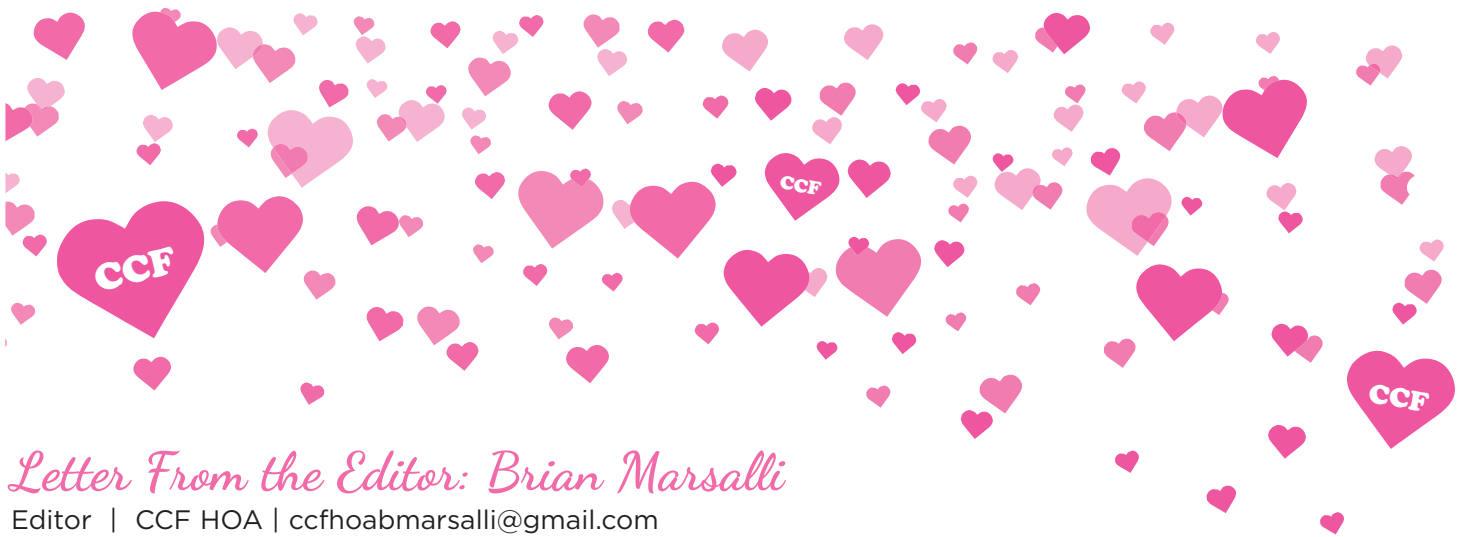


The Farm Report



INSIDE THIS ISSUE

From the Editor.....	2	2024 Budget.....	6	Clow Creek Farm Legacy.....	12
Board of Directors.....	3	2025 Proposed Budget.....	7	Codes & Covenants.....	13
Secretary's Report.....	4	City News You Can Use.....	8	Cupid's Code.....	14
Treasurer's Report.....	4	February Events.....	9	A Safer Naper.....	15
A Drive for Safety.....	5	Easter Egg Hunt.....	10	Puzzle Page.....	16



Letter From the Editor: Brian Marsalli

Editor | CCF HOA | ccfhoabmarsalli@gmail.com

30 years! Our community celebrates another milestone in the history of Clow Creek Farm. In 1995, homeowners moved into our community on the outskirts of Naperville in Wheatland Township, in Will County no less! Several of those residents are the original homeowners, including the first family to move in and at least another who was amongst the first five to occupy a home here.

There's a reason many of the original homeowners are still residents. They've invested time and money in making CCF a terrific place to live and want to keep it as such. The "old guard" has spent countless hours volunteering their services, improving their properties and looking out for their neighbors. Their legacy is well worth preserving. We will continue to reach out for volunteers. We will continue to manage the codes and covenants (aka Declaration), which is the contract we all signed when buying our home, to keep the properties up to the standards specified in the document. We will continue to encourage neighbors to help one another. In short, we will continue to do our best to make CCF a better place to live.

What's on tap for 2025? Our first social event is the popular Easter Egg Hunt on Saturday, April 12. It's wonderful to see grandparents host or join their grandkids and adult children, some of whom participated in the initial celebrations as toddlers, at the event. We choose a date that avoids conflict with District 204's spring and holiday breaks so that more little ones can participate. Look for further info on social media, mailings and signs.

Make sure you mark your calendars early for other events. The block party will be held on Saturday, September 6. The Halloween Fright and Delight Funhouse is in the planning stages for Friday, October 31. Those who attended last year had a blast! Will this year's event be more elaborate? Boo knows. If anyone wants to help plan an event for end of the school year, July 4th or National Night Out in early August, please reach out to Deanna Duncan (deanna.duncan29@gmail.com) as soon as possible so that the board is able to promote the event and provide additional assistance. The complete calendar of scheduled events is available in this newsletter.

Did it seem like CCF was more lit this during the holidays? Thank you to all who participated with magnificent light displays and decorations. It helps brighten the mood during the long days of winter. Speaking of winter, it's not over yet. Please continue to clear sidewalks and driveways and direct the snow into the parkway. Shovel out fire hydrants and around meters and assist neighbors who may need help with clearing snow and ice. Thank you to those neighbors who have been clearing sidewalks and curbsides beyond their properties! For those looking forward to warmer days, yard waste collection begins in March.

Remember to move your clock forward to daylight savings time on March 9. And change those smoke and carbon dioxide detector batteries at the same time. Your family's lives may depend on it.

With our various means of communication such as The Farm Report newsletter, website, Facebook page, direct mailings and posted signs, as well as talking with your neighbors, we hope you are well-informed regarding our community. Please take the time to take advantage of these resources. As a reminder, our group Facebook page serves as an opportunity for our community to connect. Although the board may post information on the site, please direct HOA related questions and business to us at ccfhoaboard@clowcreekfarm.com.

Enjoy your Valentine's, St Paddy's and other special days in February and March!

The CCF HOA Board



CCF HOA BOARD OF DIRECTORS CONTACT INFORMATION

President/Editor	Brian Marsalli	ccfhoabmarsalli@gmail.com
Secretary	Heidi Weiland	ccfhoahweiland@gmail.com
Director/VP	Andy Hollinger	ccfhoahollinger@gmail.com
Treasurer/VP	Matt Schuman	ccfhoamschuman@gmail.com
Director	Umar Ahmad	ccfhoauahmad@gmail.com

COMMITTEE CHAIRPERSONS/MEMBERS

Codes & Covenants Chair	Brian Marsalli
Members.....	Heidi Weiland
Outdoor Beautification Chair	Andy Hollinger
Members.....	OPEN
Communications Chair	Brian Marsalli
Members.....	Mike Davis
Social Committee Chair	Deanna Duncan
	deanna.duncan29@gmail.com
Members.....	Matt Schuman

CCFHOA • PO Box 2393 • Naperville, IL 60567-2393

NEWSLETTER ARTICLES & CLASSIFIED AD DEADLINE 15TH OF EACH MONTH

NEWSLETTER SUBMISSIONS

CCF HOA WELCOMES YOUR INPUT

If interested in planning and helping with social events, please reach out to social activities chairperson Deanna Duncan at deanna.duncan29@gmail.com. If interested in joining the board or a committee, please tell a board member or contact the board at ccfhoaboard@clowcreekfarm.com.
We always need volunteers!

CCF HOA UPCOMING EVENTS

MARCH 11

Board Meeting | 6:30 PM | 95th Street Library

APRIL 12

EASTER EGG HUNT | 10:00 AM | Tot Lot

MAY 13

Board Meeting | 6:30 PM | 95th Street Library

AUGUST 5

National Night Out | 6:30 PM | TBD

AUGUST 12

Board Meeting | 6:30 PM | Tot Lot

SEPTEMBER 6

BLOCK PARTY | 6:30 PM | Tot Lot

OCTOBER 14

Board Meeting | 6:30 PM | 95th Street Library

OCTOBER 31

Halloween Event | 6:30 PM | TBD

NOVEMBER 11

ANNUAL MEETING | 6:30 PM | 95th Street Library

Residents are welcome to attend the bi-monthly board meetings. Please note that meetings begin at 6:30 PM. Residents will present their topic at 7:00 PM or later. Time, date and location is subject to change.

Stay tuned to future newsletters, our website and Facebook page for updated details about events. The committee heads and volunteers will coordinate the times, dates, and activities for hosting social events such as the Easter Egg Hunt, Garage Sale, National Night Out and Block Party.

THE CCF HOA is looking for social committee volunteers to help create and plan events.

MOVING?

If you are selling your home, you will need a paid assessment letter and a 22.1 disclosure form. Please have your attorney email me with a request for this information as soon as a closing date is determined. We will ask for an email address and cell phone number of the incoming homeowner if none are presented by the individual requesting the documents. For a smooth transition, please avoid waiting until the last minute to ask for the information.

"Publication of paid advertisements in the Association's newsletter is not an endorsement or recommendation of any advertised product or service. The Association and Allegra Marketing Print Mail are not responsible nor liable for the content of any advertisement published, here."

EDITOR'S NOTE

*Is there anything you would like to see added to the newsletter? Would you like to submit a recipe or story about someone or something in our neighborhood? Do you have a question regarding the newsletter? Do you want to edit and manage it?
Contact Brian at ccfhoabmarsalli@gmail.com. Please note that information can change after the CCF HOA The Farm Report goes to press.*



SECRETARY'S REPORT

Heidi Weiland | Secretary | CCF HOA | ccfhoahweiland@gmail.com

CCF HOA Board Meeting Summary – January 13, 2025, Panera Bread – Showplace Drive

Attendees: Board members present were Brian Marsalli, Matt Schuman, Heidi Weiland and Andy Hollinger. Umar Ahmad was absent. No residents attended.

Secretary's Report – The October 8 and Annual (Nov. 12, 2024) board meetings minutes were each approved unanimously (4-0) by attending board members. Almost 90% of the members have paid their dues. Payment reminders will go out immediately. Raising the startup fees to \$100 from \$50 for new homeowners was unanimously approved. Implementation of the policy will take place as soon as possible. Raising the dues from \$225 to \$250 for 2026 was discussed and will be voted on by the board prior to the annual meeting.

Treasurer's Report – The 2025 proposed budget was unanimously (4-0) approved. Income, including fines from late payment, is expected to be historically consistent. Our largest expense category, landscaping, is expected to increase slightly. Capital improvement costs are expected to decrease. Changing suppliers in January will reduce our insurance expense by 60% and positively affect the budget. Cost was expected to increase dramatically because our former insurer pulled out of the HOA segment. The agent had to find another source to provide us with a quote. Ultimately, the proposal was not competitive. She told us other insurers have pulled out of the segment. Our reserves, although expected to decrease, remain healthy.

Covenants, Conditions, Restriction Report – Updating a rental unit form that investors will provide to us with critical info regarding the occupants. Info regarding owner-occupied or rental properties is not always accurate on the realtor sites. This can also make it difficult for the board to determine which properties are rentals.

Outdoor Beautification Report – The 3-year landscaping contract begins in January. The holiday lighting feedback was positive. The agreement was only for one year. One resident contacted a board member to have us remind neighbors to trim low-lying branches that overhang the sidewalks.

Social Events/Communications Report – Determined dates for the following events: Easter Egg Hunt, April 12; Block Party, September 6. The head volunteers of the Halloween Funhouse want to make the event more elaborate in 2025. The board will need details earlier in the planning process to help support the event. Improving the website will be a focus.

New Business – The 2025 board meetings schedule was determined – March 11, May 13, August 12, October 14 and the Annual Meeting on November 11. The August 12 meeting will again be at the tot lot. Ideas were discussed regarding attracting new board members, including waiving the annual dues fee.

TREASURER'S REPORT

Matt Schuman | Treasurer | CCF HOA



Annual Dues

Thank you to all the residents who have paid the annual assessment dues. For more information regarding Maintenance Assessments for Clow Creek Farm, please refer to Article IV, Sections 1,2,3,9 and 10 of the Clow Creek Farm Covenants and Restrictions. You can find this information on our website clowcreekfarm.com. Or please send an email to one of your Board Members requesting a copy.

Annual Budget

The Final 2024 and Proposed 2025 budgets are on Page 6 and 7.

WELCOME TO THE FARM!



**ARMUGHAN QAZI &
MUNAZZA ARMUGHAN**

4404 Pradel.



A DRIVE FOR SAFETY

The residential speed limit is 25 MPH. Signs are posted within CCF. Please practice safe driving habits. Our goal is not to irritate residents with reminders to drive safely. Providing a safe environment for our residents and visitors is the goal. The potential consequences to poor driving habits may create ill will with neighbors, cause expensive damage, or worse – prove deadly. The City of Naperville Police Department Traffic Unit provides a form to register your concern regarding speeding and other traffic issues. For more info, visit <https://www.naperville.il.us/services/naperville-police-department/patrol-division/traffic-unit/>.

Naperville Newcomers and Neighbors Club

A Social Organization for New and Established Residents

Discover NNNC

Welcome Coffee

For prospective new members

Thursday, March 20, 9:30-11:00 a.m.

Sweetwater's Coffee & Tea

110 S. Washington St., Naperville



Join us for coffee or tea and discover what the NNNC has to offer, including activities, events, learning experiences, and charitable opportunities.

Questions? Contact Mairi at nnncmembership@gmail.com

Sponsorship opportunities are available



VOLUNTEERS NEEDED

ARE YOU WILLING TO SPEND AN HOUR OR SO OF YOUR TIME TO HELP WITH THE FUN EVENTS THAT THE CCF HOA SPONSORS THROUGHOUT THE YEAR?

THE SOCIAL COMMITTEE IS SEEKING VOLUNTEERS TO HELP PLAN OR ASSIST WITH SOCIAL EVENTS THAT ARE SPONSORED BY THE CLOW CREEK FARM HOA.

A vibrant volunteer base is necessary for Clow Creek Farm to continue as an enjoyable place to live.

Our volunteer legacy roots began when groups of neighbors got together to host social events such as cookouts, deck crawls and Halloween parades. From these gatherings grew a robust group of volunteers to make CCF an enviable place to live.

Let's get back to the legacy that makes Clow Creek Farm a desirable place to live. To volunteer or ask questions regarding the types of activities, how you can help or the time requirement, please contact Deanna Duncan, social activities chairperson, at deanna.duncan29@gmail.com.



CLOW CREEK FARM HOA - FINANCIAL STATEMENT - 2024 (as of 12.31.24)

Income	Budget	Actual
Association Dues (\$225 x 260 Households)	\$ 58,500.00	\$ 58,275.00
Late Fees	\$ 500.00	\$ 1,142.65
Start Up Fees	\$ 500.00	\$ 350.00
Other	\$ -	\$ 200.00
Interest	\$ -	\$ 7.03
Total Income	\$ 59,500.00	\$ 59,974.68

Expenses	Budget	Actual
Landscaping and Groundskeeping	\$ 36,050.00	\$ 35,215.00
<i>General Landscaping and Tree & Lawn Treatments</i>		

Capital Improvements, Repairs, Maintenance		
Sidewalk	\$ 20,000.00	\$ -
Tot Lot Improvements	\$ 15,000.00	\$ 15,900.00
New Creek Area Improvements	\$ 8,000.00	\$ -
Entrance Renovations	\$ 10,900.00	\$ 14,955.00
Insect/Vole Treatments	\$ 500.00	\$ -
Capital/Mgmt Company/General Improvements	\$ 33,500.00	\$ 1,479.81
Total Capital Improvements, Repairs, Maintenance	\$ 87,900.00	\$ 32,334.81

Social Events	\$ 5,850.00	\$ 5,164.74
<i>Easter Egg Hunt, Block Party, Garage Sale, Annual Meeting, etc</i>		

Misc Expenses		
Utilities	\$ 3,500.00	\$ 2,807.81
Legal and Professional	\$ 10,000.00	\$ 2,679.70
Insurance Expense	\$ 2,500.00	\$ 2,817.72
Storage Unit	\$ 1,500.00	\$ 1,612.00
Holiday Lighting	\$ 3,000.00	\$ 2,600.00
Office Expenses	\$ 1,000.00	\$ 251.82
Miscellaneous	\$ 500.00	\$ 369.25
Taxes	\$ 500.00	\$ 450.00
P.O. Box Rental	\$ 300.00	\$ 256.00
Website	\$ 300.00	\$ 228.00
Newsletter	\$ 1,500.00	\$ 1,250.00
Bank Charges	\$ 100.00	\$ -
Total Misc	\$ 24,700.00	\$ 15,322.30

Total Expenses	\$ 154,500.00	\$ 88,036.85
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	Budget	Actual
Beginning Cash Balance	\$ 99,626.21	\$ 99,626.21
Income	\$ 59,500.00	\$ 59,974.68
Expenses	\$ 154,500.00	\$ 88,036.85
Ending Cash Balance	\$ 4,626.21	\$ 71,564.04
Checking		\$ 21,562.72
Money Market		\$ 50,001.32

CLOW CREEK FARM HOA - FINANCIAL STATEMENT - 2025 Budget

<u>Income</u>	<u>Budget</u>
Association Dues (\$225 x 260 Households)	\$ 58,500.00
Late Fees	\$ -
Start Up Fees	\$ 200.00
Other	\$ -
Interest	\$ -
Total Income	\$ 58,700.00

<u>Expenses</u>	<u>Budget</u>
Landscaping and Groundskeeping	\$ 37,000.00
<i>General Landscaping and Tree & Lawn Treatments</i>	

Capital Improvements, Repairs, Maintenance	
Tot Lot Improvements	\$ 3,000.00
Insect/Vole Treatments	\$ 500.00
Capital/Mgmt Company/General Improvements	\$ 20,000.00
Total Capital Improvements, Repairs, Maintenance	\$ 23,500.00

Social Events	\$ 7,000.00
<i>Easter Egg Hunt, Block Party, Garage Sale, Annual Meeting, etc</i>	

Misc Expenses	
Utilities	\$ 3,500.00
Legal and Professional	\$ 3,000.00
Insurance Expense	\$ 3,000.00
Storage Unit	\$ 1,800.00
Holiday Lighting	\$ 5,000.00
Office Expenses	\$ 1,000.00
Miscellaneous	\$ 1,000.00
Taxes	\$ 500.00
P.O. Box Rental	\$ 300.00
Website	\$ 300.00
Newsletter	\$ 1,500.00
Bank Charges	\$ 100.00
Total Misc	\$ 21,000.00

Total Expenses	\$ 88,500.00
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Current Balance + Pending Payments	Beginning Cash Balance	\$ 71,564.04
	Income	\$ 58,700.00
	Expenses	\$ 88,500.00
	Ending Cash Balance	\$ 41,764.04

CITY NEWS YOU CAN USE

CCF YARD WASTE COLLECTION RESUMES MARCH 21

All bagged, bundled and cart yard waste collection resumes on March 21 in Clow Creek. Place grass, weeds, small branches, twigs and leaves in 32-gallon paper yard waste bags. Branches less than 3" in diameter may be tied in bundles up to four feet long and two feet wide. Secure each bundle with biodegradable twine.

A yard waste sticker is required on each bag or bundle placed at the curb for collection on garbage day. Yard waste stickers are \$2.75 each and may be purchased at Naperville hardware and grocery stores or from the Finance Department in the Naperville Municipal Center, 400 S. Eagle St. To view a list of local retailers that sell yard waste stickers, visit naperville.il.us/yardwaste. Stickers that were \$2.50 in 2023 can be used through April 30, 2029.

Residents with greater yard waste needs and/or an interest in recycling organics such as food scraps can choose between two yard waste cart sizes. In lieu of purchasing paper yard waste bags and stickers, residents may rent a 65-gallon cart that holds approximately 3 bags a week, or a 95-gallon cart that holds approximately 4 bags a week. The 2024 fee to rent a 65-gallon cart is \$194.25 and a 95-gallon cart is \$236.25.

Residents choosing to utilize this convenient service can place all their yard waste in the provided cart as well as certain types of food waste. Please note: food waste composting will only be available to residents who subscribe to the yard waste cart option to avoid animal pilferage.

To sign up for the yard waste cart program and order your cart, please call Groot at (630) 892-9294. For more information, visit www.naperville.il.us/yardwaste. For more info about bagged or bulk curbside pickup, visit naperville.il.us/services/brush-leaf-and-yard-waste-collection/.

GARBAGE AND RECYCLING APP AVAILABLE

The Groot Recycling and Waste mobile app provides info regarding garbage, recycling and yard waste. View the collection calendar, sign up for collection reminders, receive service alerts and plan an e-waste pickup. The app's Waste Wizard also helps you to quickly find out how to properly dispose of various items. Go to naperville.groot.com for additional info.

CORDED LIGHTS RECYCLING

Recycle your holiday and party lights at the Electronics Recycling Center. Open Monday – Friday, 7 am – 3pm., the facility accepts mini-lights, C7, C9 rope and LED in all colors and lengths. Extension cords are also accepted. Until further notice, drop-offs at the Public Works Service Center and Municipal Center are not offered. Additional info at <http://www.naperville.il.us/electronicrecycling>.

ARBOR DAY TREE SALE BEGINS MARCH 17

In a confluence of green, the City of Naperville's 34th annual Arbor Day Tree Sale tentatively begins online on St. Patrick's Day, March 17, at 8 a.m. Residents purchase via a sale link through Wednesday, April 16 at 5 p.m. or until all trees are sold, whichever comes first. Residents are limited to six trees. Residents will schedule their pickup time online after the order is complete. A drive-thru tree pickup will take place at the Public Works Service Center, 180 Fort Hill Dr., on Saturday April 19 from 8 a.m. to 1 p.m. For safety reasons, residents are asked to stay in their vehicles. City staff members will load the tree(s). For more info, visit naperville.il.us/arbordaytreesale/.

\$2500 SCHOLARSHIP OPPORTUNITY

The Illinois Municipal Utilities Association (IMUA) is offering a \$2500 college tuition scholarship opportunity to graduating high school seniors whose parents or legal guardians are residential customers of the Naperville Electric Utility.

Contestants must submit their essays by March 15, 2025. The four finalists chosen by the IMUA Scholarship Committee will be awarded \$2500 each. Winners will be announced in April. Four Naperville residents have won scholarships in the past three years.

IUMA is a not-for-profit corporation functioning as a trade association for municipalities that own and operate electric, natural gas, water, wastewater and telecommunications systems in Illinois. Naperville is a member.

IUMA is affiliated with the Illinois Municipal Energy Agency (IMEA), a not-for-profit unit of local government. Naperville purchases its power from IMEA. IMEA is currently comprised of 32 municipal electric systems in Illinois, including Naperville, that own and operate electric distribution systems. For more info, visit imea.org/imua_scholarship.aspx or contact DeeDee Bunch at (217) 789-4632 or dbunch@imea.org.

VEHICLE PARKING REMINDERS

Did you know that parking from 2 a.m. to 5 a.m. on public streets, such as those in Clow Creek Farm, is prohibited? Parking on, over or across sidewalks is always prohibited. These city ordinance violations are fineable. For special street parking permission, please call the Police Department at (630) 420-6666.

WE ARE THANKFUL THAT THIS PUBLICATION IS FREE OF CHARGE TO EACH HOMEOWNER THANKS TO OUR SPONSORS!

Over the years we thank the businesses that sponsor our HOA newsletter, The Farm Report. Please support them in return and thank them if you get the chance.

FEBRUARY

NAPERVILLE EVENTS

FEB 1

SONALI DEV BOOK SIGNING & PRESENTATION: THERE'S SOMETHING ABOUT MIRA

2:00pm @ Anderson's Bookshop
123 West Jefferson Avenue

From USA Today bestselling author Sonali Dev comes the heartfelt story of a woman determined to reunite a lost ring with its owner, who ends up finding herself along the way. Sonali writes stories that explore the experience of being a woman in today's world. Shelf Awareness calls her "not only one of the best, but one of the bravest romance novelists working today." Pre-registration is required for this event because space is limited. \$34 Tickets

FEB 5

CHIPOTLE FUNDRAISER BENEFITING NAPERVILLE AREA HUMANE SOCIETY

4-8pm @ CHIPOTLE Naperville
22 East Chicago Avenue

Grab a bite to eat and help shelter animals at the same time! ONLY Wednesday, February 5th, Naperville Area Humane Society will receive 20% of all in store, online, and pickup order sales between 4-8 p.m. only at the 22 E Chicago Ave Naperville location. *Must mention Naperville Area Humane Society during checkout. Order online or on the Chipotle app for pickup using code 3HYVXMJ before checkout, or show the promotional flyer to the cashier.

FEB 5

FAMILY STEM NIGHT: STEM IN THE 1860S

6-7pm @ Naper Settlement

Celebrate Lincoln's birthday with science, technology, engineering, and math! Create simple machines, explore the telegraph, and the science behind steam engines. This program is recommended for families with children 12 and under. Pre-registration is required. \$8/Per Person | Families with children 12 years of age and under. Register on Naper Settlement Website.

FEB 8

VALENTINE PAW PRINTING AND KISSING BOOTH

12-4PM @ Two Bostons
103 West Jefferson Avenue

Put a little paw-print on your Valentine's Day plans & add this fun event to your calendar Stop by any of our stores and create a one-of-a-kind keepsake with your furry Valentine using non-toxic paint. Sponsored by Bocce's Bakery.

FEB 8

DISNEY KARAOKE FUNDRAISER FOR THE VFW NATIONAL HOME FOR CHILDREN

6-9pm @ The Naperville VFW
908 Jackson Ave

Event Features: DJ, Facepainter, Balloon artist, Crafts Silent Auction / Raffle, Heavy Appetizers & Snacks, & OPEN BAR! Costumes are HIGHLY encouraged (both Star Wars and Marvel fall under the Disney Universe)! To ensure enough food and items for kids, please prepurchase your tickets! Tickets are \$20 if pre-purchased or \$25 at the door.

FEB 8

UNDER ARMOUR VALENTINE'S FUN RUN & WALK

8:30am @ Naperville Running Company,
34 West Jefferson Avenue

Join for a love-ly three-mile heart shaped fun run or walk through the streets of downtown Naperville! Starting at our Downtown Naperville location (with Under Armour demo shoes available!), you'll collect runnable-sized Valentine goodies on each mile of the loop, finishing with warm and tasty treats at the store! This is a free, casual, group run. Feel free to bring your gently used shoes or running apparel as we'll be donating to local organizations in need. All abilities welcome and encouraged.

FEB 15

MEET CLIFFORD THE BIG RED DOG

2:00pm @ Anderson's Bookshop
123 West Jefferson Avenue

\$10 per family. Register here: <https://www.eventcombo.com/e/Meet-Clifford-Naperville>

FEB 14-23

BEETLEJUICE JR. PRESENTED BY BRIGHTSIDE THEATRE YOUTH PROJECT (KIDS PERFORMING FOR KIDS)

Fridays 7:30pm | Saturdays 11am & 2pm | Sundays 6pm @ Yellow Box Theatre
1635 Emerson Lane in Naperville

It's our show now, kid. The ghost-with-the-most comes to the stage in Beetlejuice JR., the frightfully funny musical based on the beloved motion picture turned Broadway phenomenon. Lydia Deetz is a strange and unusual teenager, still grieving the loss of her mother and obsessed with the whole "being dead thing." Lucky for Lydia, she and her father move to a new house haunted by a recently deceased couple and Beetlejuice, a delightful demon with a real zest for life. When Lydia calls on Beetlejuice to scare away anyone with a pulse, this double-crossing specter shows his true stripes, unleashing a (Nether)world of pandemonium. Tickets \$17 - \$22.

FEB 20

BLACK HISTORY MONTH CELEBRATION BY NNU

6:30-8:30pm @ Naperville Public Library

Join Naperville Neighbors United and Antonia C. Harlan for a discussion based on her film "It Takes a Village, A Journey of Culture, Perseverance, and Courage." This event is free to the public with registration.

FEB 27

CRAFT BY BEER: SCIENCE TRIVIA AND TEST TUBES

7-9pm @ Naper Settlement

Put your knowledge to the test with a night of science-themed trivia paired with interactive experiments! Enjoy your favorite adult beverages as you tackle challenging questions on topics like chemistry, physics, and biology. Between rounds, dive into science experiments that will bring trivia to life! Gather with your friends, sip, think, and experiment your way to victory! \$20/adult (21+) A valid ID is required at event entry. Register Online.

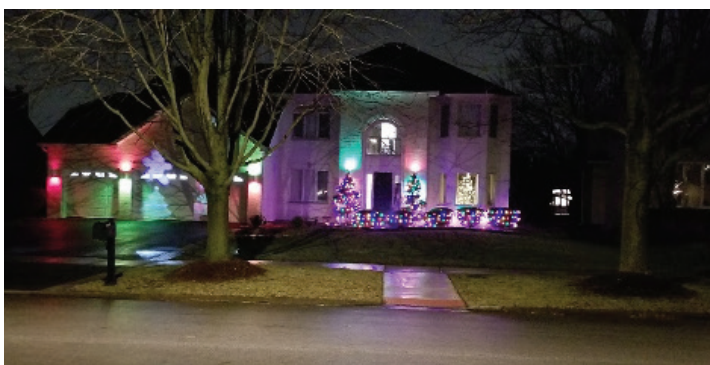
EASTER BUNNY VISITS CCF
APRIL 12 - TOT LOT - 10AM



You're Invited!
Grandparents, bring your grandkids!

If the event needs to be postponed due to inclement weather, the makeup date is Sunday, April 13. Details will be provided via a flyer as well as on the CCF Group Facebook page.

**Thank you to
everyone who lit up
our community for
the Holidays!**



**FIND OUT ABOUT CCF HOA
UPCOMING EVENTS ON PAGE 3.**

Volunteers are ALWAYS needed!

For more info or to volunteer, contact Deanna Duncan: deanna.duncan29@gmail.com.

THE CLOW CREEK FARM *Legacy*

As residents of Clow Creek Farm, we live on a storied property in Wheatland Township. The Robert Clow family immigrated from Scotland and settled in Naperville in 1844. Robert paid \$1.25 an acre for what now includes Clow Creek Farm. For five generations, the Clow family property served as their homestead and dairy farm. Robert's great-great-great grandson William F. Clow sold the property to MAF Developers, Inc. The development of our community began in the mid '90's. During the growth of our neighborhood, William F.'s wife Betty Jean continued to live on the undeveloped property which became Clow Creek Farm Addition. Betty Jean was a terrific neighbor for several years before moving. Betty Jean, who lived most of her adult life on the Clow-Land Dairy Farm, passed away in February of 2023 at 101. Clow Creek Farm was good for her as she was for it. Let us honor the legacy of Betty Jean and William F. and the rest of the Clow family by respecting the history of the land, upholding its beauty and creating our own family memories.

THEN & *Now*

Homeowners, do you have CCF photos that you are willing to share? Photos from earlier times can be especially fun for the newer residents to learn about CCF and for long term residents to reminisce. If so, please send them to me with information regarding the photos. Photos can be of the neighborhood in its earliest stages of development, the opening of Kendall, Crone and Neuqua, the first day of school in the early days and past events such as the CCF summer party. Please send your info at your earliest convenience to ccfhoabmarsalli@gmail.com.



GROW YOUR BUSINESS WITH LOCAL EXPOSURE:

ADVERTISE IN OUR AURORA OR NAPERVILLE HOA NEWSLETTERS

Are you a local business or entrepreneur looking to reach more customers in Stonebridge or other Aurora / Naperville communities? Allegra's HOA Newsletter is the perfect opportunity to promote your services to residents who care about supporting their community!

WHY ADVERTISE WITH ALLEGRA?

- **Targeted Local Audience:** Reach households in our thriving neighborhood, from families to professionals.
- **Affordable Advertising:** Flexible pricing options for all business sizes — get the most value for your marketing budget!
- **Community Focused:** Align your brand with a trusted local resource that highlights neighborhood news, events, and updates.
- **Build Relationships:** Establish a strong connection with your future customers by showing you care about the community.



SUPPORT LOCAL. GROW LOCAL.

Advertising Options Include:
Quarter | Half | Full | Spread
Black and White | Color

For more information or to grab your spot in our next newsletter, contact Amy Scoville:

AMY@ALLEGANAPERVILLE.COM
630-963-9100, Option 2

SCAN BELOW CODE TO
VIEW MORE NEWSLETTERS
AND OUR MEDIA KIT!



CODES & COVENANTS

Brian Marsalli | Committee Chairperson
ccfhoabmarsalli@gmail.com

Your HOA Board is a nonpaid, volunteer position. We try our best to enforce the contract you signed while keeping the neighborhood a friendly and desirable place to live. Help us avoid compromising that balance by simply following the rules.

A homeowner may receive a reminder placard or personal visit when the Board determines a minor violation of our codes has been discovered. We will send a certified letter for a major violation with instructions for resolution. The letter will be personalized, dated and have the Clow Creek Farm logo with contact information. Please contact us immediately to discuss the next steps. In addition, a prompt response will confirm the validity

of the correspondence. If we discover correspondence impersonating the Board has been sent, we will pursue legal means to remedy the felonious action.

When in doubt whether a project requires board approval, please reach out to the Board with a quick email. The Board provides an answer directly to you. The contractor never receives direct approval from us. The Codes and Covenants were put in place to protect the value of our properties. Both the Codes and Covenants and Rules and Regulations are available on our website at clowcreekfarm.com under the "Association Documentation" section.

Please follow the Declaration of Covenants, Restrictions, Charges, and Liens for Clow Creek Farm. Understanding your commitment to the neighborhood is the best way to avoid issues. Thank you.

NAPERVILLE CUSTOMER CARE CENTER

Call 630-420-6187 to report power outages, roadway flooding, damaged streetlights and signs, water main breaks and streets in need of repair. The NCCC is available 24/7. Find additional contacts at naperville.il.us/contact-us.

CITY COUNCIL MEETINGS: DEC 3, 17

Meetings are held at 7-10 PM in the Council Chambers of the Municipal Center at 400 S. Eagle Street. Dates and topics are subject to change. Community members who wish to address the council must be physically present in council chambers. Online speaker sign-up for City Council meetings closes at 4 p.m. the day of the meeting. More info is found at naperville.il.us/speakersignup. For a listing of all board and commission meetings, visit naperville.il.us/boards/.

Did you know that you can watch City Council meetings live and rebroadcast on the City's government access channel WCNC (Ch. 6 – WOW, Ch. 10 – Comcast, Ch. 99 – AT&T)? The meetings are also broadcast live or on-demand at naperville.legistar.com/Calendar.aspx.

CITY CONTACT INFO

Official City Website: naperville.il.us

Naper Notify: napernotify.com

Meetings: naperville.legistar.com/Calendar.aspx

Facebook: facebook.com/NapervilleIL

Twitter: twitter.com/NapervilleIL

YouTube: youtube.com/OfficialNapervilleIL (630) 420-6187

WFPF City Radio: 1610 AM

WCNC Government Access TV: Ch. 6 - WOW,
Ch. 10 - Comcast, Ch. 99 - AT&T

City Manager's Office: (630) 420-6031

Emergency Ambulance, Fire and Police: 9-1-1

Non-Emergency Police: (630) 420-6666

Non-Emergency Fire: (630) 305-5900

Electric, Street Light, Water & Sewer Problems:

eNews: naperville.il.us/enews

General City Phone Number: (630) 420-6111

Office of the Mayor: (630) 420-6018

Office of the City Council: (630) 548-2983

EASY TO BE GREEN

Adopt A Drain: naperville.il.us/adoptadrain

Household Hazardous Waste: naperville.il.us/hhw

Safely Discard Prescriptions: naperville.il.us/rxdrugdropbox

Yard Waste/Organics: naperville.il.us/yardwaste

Energy Efficiency Programs: naperville.il.us/renewable

Native Plantings: naperville.il.us/nativeplantings

Solar Panel Guidelines: naperville.il.us/solar-panel

Learn more at naperville.il.us/sustainability.

Cupid's Code

HOW TO CELEBRATE VALENTINE'S DAY BASED ON YOUR LOVE LANGUAGE.

Valentine's Day is more than red roses and fancy chocolates—it's a golden opportunity to show your loved ones how much you cherish them. When it comes to speaking from the heart, the language you use can be the difference between sweet nothings and tender tokens. This year, skip the clichés and discover sincere ways to communicate care with our guide for celebrating Valentine's Day in each love language.

WORDS OF AFFIRMATION

For those with this love language, what you say matters more than what you do. A kind word or compliment can be as powerful as a grand gesture; they feel most loved through spoken words, praise, or admiration. If this is the love language of a special someone in your life, consider leaving notes around the house, crafting a letter, sending cute text messages, or writing a thoughtful quote on their mirror in a dry-erase marker. The key isn't simply to tell them you love them, but why you love them.



QUALITY TIME

People who value time spent together crave undivided attention through shared experiences. Your physical, mental, and emotional presence is the ultimate testimony of love, which means turning off your devices and leaving screens behind. Planning a tech-free day to unplug together can go a long way. Whether it's a hiking trip, cooking class, or game night, the quality of your company is important. Organize a date night (or Galentine's getaway) that includes an out-of-the-box event for an exciting spin that makes your time truly memorable.



RECEIVING GIFTS

Don't be fooled: this love language isn't necessarily about the gift but the thought and effort behind selecting it. Celebrate by giving "just because" presents that reflect your loved one's hobbies, interests, or memories you have with them. Make a personalized gift basket filled with their favorite things or a DIY photo album of treasured pastimes. For added fun, host a gift swap party and invite everyone to trade small, meaningful items.



ACTS OF SERVICE

This language is all about making life easier for your loved one through helpful deeds. If the subject of your heart's desire prefers actions over all else, surprise them by serving breakfast in bed, washing their car, or doing that home improvement project you've been avoiding. For extra brownie points, cook a new dinner recipe for them, take care of the cleanup, and throw in a charming note or card. You could think about arranging a Random Acts of Kindness day, where you tackle little tasks and ease the load of others around you, too.



PHYSICAL TOUCH

Sometimes, conveying terms of endearment calls for a hands-on approach. The language of physical touch is rooted in expressing fondness through physical presence or contact. From long hugs to handholding, touch can create deep connections. Reserving a couple's massage and spa day or dance class, complete with intimate embraces and interlocked hands, is perfect for this love language. Or plan a hug-a-thon and exchange warm squeezes and cuddles with your family and friends. Even a spontaneous high-five or playful tickle can be good ways to give affection and strengthen bonds.





A Safer
NAPER

Sharing timely crime prevention information relevant to residents to improve awareness and crime prevention efforts throughout the City of Naperville. Please pass this information on to your fellow neighbors through your HOA's newsletter, email distribution list or social media sites.

SCAM AWARENESS

In 2024 Naperville residents lost millions of dollars to various scams. Anyone can fall victim to a scam and scammers are always changing their tactics looking for new victims. However, while scams can take many forms, there are red flags that can help alert you to a scam. This month, the Naperville Police Department aims to make Naperville "A Safer Naper" by educating residents about warning signs of scams and how to avoid falling for them.

Here are four signs the Federal Trade Commission says can alert you to a scam:

1. Scammers **PRETEND** to be from an organization you know
2. Scammers **SAY** there's a **PROBLEM** or a **PRIZE**.
3. Scammers **PRESSURE** you to act immediately.
4. Scammers tell you to **PAY** in a specific way.

Imposter Scams: Say No & Keep Your Dough

Imposter scams often begin with a call, text message, or email. The scams may vary, but work the same way. A scammer pretends to be someone you trust, often a government agent, family member, or someone who promises to fix your computer to convince you to send them money or share personal information.

Scammers may ask you to put money on a gift card, send cryptocurrency, or wire money knowing these types of payments can be hard to reverse.

Recognize the Scam

You get a call, email, or text message from someone claiming to be:

- A **FAMILY MEMBER** (or someone acting for them), saying your relative is sick, has been arrested or is in serious trouble and needs money right away.
- A **COURT OFFICIAL**, indicating that you failed to appear for jury duty and need to pay a fine or you will be arrested.
- From your **BANK**, claiming they need to verify personal information before they can send you a new card.
- From **SOCIAL SECURITY**, claiming your benefits have been suspended.
- From the **IRS**, saying you owe back taxes, there's a problem with your return or they need to verify information.
- The **POLICE**, saying you'll be arrested, fined or deported if you don't pay taxes or some other debt right away.

Protect Yourself

- Don't trust Caller ID.** Even if it might look like a real call, it can be faked.
- Check with the real agency, person, or company.** Don't use the phone number they give you. Look it up yourself. Then call to find out if they're trying to reach you and why.
- Never pay with a gift card, wire transfer or cryptocurrency.** If someone tells you to pay this way, it's a scam.
- Be Suspicious** of any call, text, or email from **ANYONE** asking for money or personal information.

Source: Federal Trade Commission

Learn more about each of these warning signs and specific actions you can take to protect yourself from scams at www.naperville.il.us/ASaferNaper.

We encourage your association to share and like our Facebook and Twitter accounts and urge your neighbors to sign up for Naper Notify for more time sensitive news and information. Information can also be found on the City of Naperville's website: www.naperville.il.us/npd.

THE PUZZLE PAGE

Country Famous

P A T S Y C L I N E I B S
 R E D F O L E Y S F S X L
 S R O Y R O G E R S G W R
 T H E J U D D S E A N E W
 S I V L E H U K G U I M C
 M F N R S S R B O S N M O
 E R A A L A O B R G N Y N
 D E E Y L C Y U Y G E L W
 D D D C E Y A T N A J O A
 Y R Y H W N C T N K N U Y
 A O M A Y N U S E S O H T
 R S M R T H F E K Y L A W
 N E I L T O F N F K Y R I
 O T J E I J A R I C A R T
 L H I S K H K E L I W I T
 D T E X R I T T E R P S Y

CONWAY TWITTY PATSY CLINE
 EDDY ARNOLD RAY CHARLES
 ELVIS RED FOLEY
 EMMYLOU HARRIS RICKY SKAGGS
 ERNEST TUBB ROY ACUFF
 FRED ROSE ROY CLARK
 HANK SNOW ROY ROGERS
 JIMMY DEAN TEX RITTER
 JOHNNY CASH THE JUDDS
 KENNY ROGERS WAYLON JENNINGS
 KITTY WELLS

S P D R E T T I R X E T E D
 W L K H K I S H L O
 R V C A R I J E J T L O
 R A K F N F O T L F N E
 W L A K E F H R M S R
 W H S E S U Y A W M A V
 V M K N C W H X R Y A
 V J V N A Y A E E D D
 W L E U C L C E E E D E
 N N G N B B A L R A V E
 O M S B S R S R N F M
 C M U G U H U E T A I S
 W N V A E D S E A T H E
 R W G S R S R O Y R O S
 L X S F S F L E D F L E
 S B I N E T S Y C L I N E

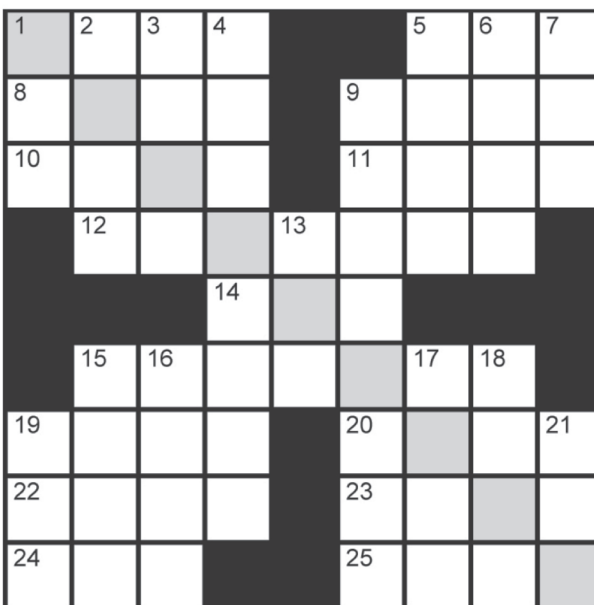
Center's Goal

Across

1. Lobster's feeler
 5. "Monty Python" airer
 8. Toward shelter, nautically
 9. When doubled, a Pacific island
 10. Celeb
 11. Give temporarily
 12. Fruit grove
 14. Common Market inits.
 15. In a quick manner
 19. Capital on the Dnieper
 20. Use a stopwatch
 22. "Anything ___?"
 23. "___ bitten, twice shy"
 24. Understand
 25. Pinnacle

Down

1. Faux ___
 2. Kind of sax
 3. Regan's father
 4. See
 5. Fool



6. Actor Pitt
 7. Is able
 9. Paving material
 13. "For ___ a jolly ..."
 15. Disgusting
 16. Take five
 17. Court divider
 18. Village People hit
 19. Fraternity party staple
 21. Comics shrie



The headline is a clue to the answer in the diagonal.

February Sudoku

How to solve sudoku puzzles

No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only

4	6	9	7	2	8	3	5	1
1	8	7	9	5	3	4	2	6
2	5	3	4	1	6	7	8	9
6	2	1	5	3	4	9	7	8
9	4	8	1	7	2	5	6	3
3	7	5	8	6	9	2	1	4
8	3	6	2	9	5	1	4	7
7	9	2	6	4	1	8	3	5
5	1	4	3	8	7	6	9	2

	6			2				
1	8		9					6
2		3				7		
	2			3				
	4	8				5	6	
				6			1	
		6				1		7
7					1		3	5
				8			9	

appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.

Swimming Safe from the Start!

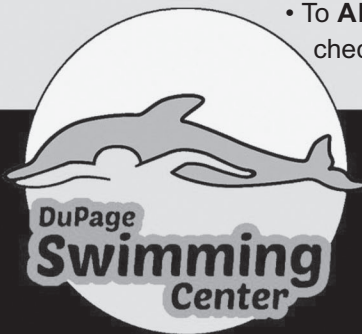
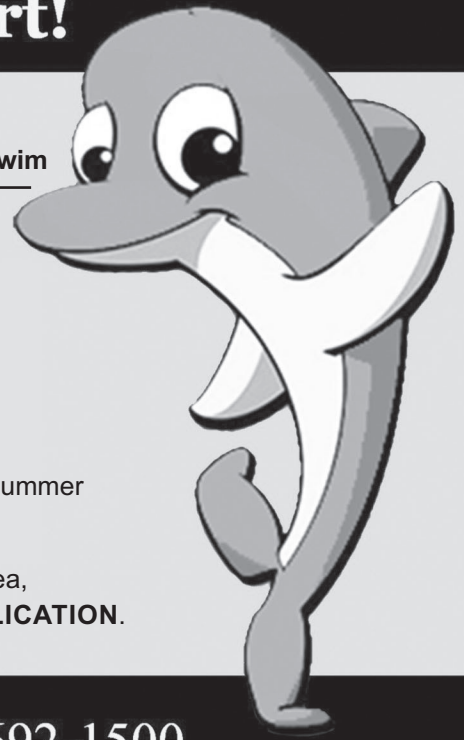
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31
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-18.4%

1.4
Months Supply
+16.7%

99.8%
List to Sales Price
-1%

\$246
Ave \$ per Sq Ft
+7.9%

532
Closed Sales

*MRED Infosparks 12/31/2024
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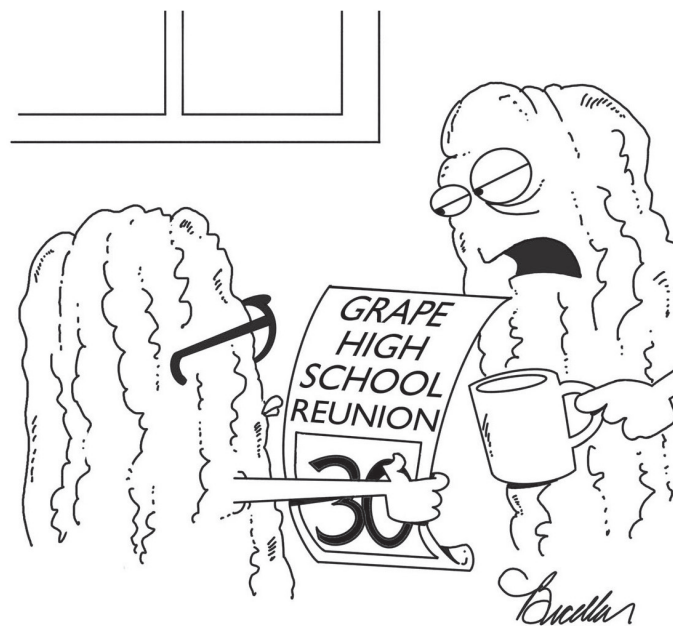
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DECEMBER 2024*

\$684,000
average sales
price

13
days on market

101.76%
list/sale price
average ratio

TERRI'S 2024 YEAR IN REVIEW**

11
days on
market

102.2%
list/sale price
average ratio

\$704,980
average
sales price

TOP 2%
in Naperville

vs. Naperville average of 30 days
and MLS average of 42 days

vs. Naperville average of 100.1%
and MLS average of 98.6%

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— Safe Suburbs USA PAC



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